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NO. 1329 P. 1

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Atty Docket No. 020375-043600US

PTO FAX NO.: 1-571-273-8300

ATTENTION: Examiner Fischetti, Joseph A.

Group Art Unit 3627

**OFFICIAL COMMUNICATION
FOR THE PERSONAL ATTENTION OF
EXAMINER Fischetti, Joseph A.**

CERTIFICATION OF FACSIMILE TRANSMISSION

I hereby certify that the following documents in re Application of Justin Monk, Application No. 10/694,925, filed October 27, 2003 for METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS are being facsimile transmitted to the Patent and Trademark Office on the date shown below.

Documents Attached

1. Transmittal Form
2. Notice of Appeal (in duplicate)

Number of pages being transmitted, including this page: 4

Dated: February 22, 2006


Kay Barclay

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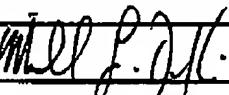
TOWNSEND and TOWNSEND and CREW LLP
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San Francisco, CA 94111-3834
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Fax: 303-571-4321
3889

60708847 v1

TRANSMITTAL FORM		Application Number	10/694,925
(to be used for all correspondence after initial filing)		Filing Date	October 27, 2003
		First Named Inventor	Monk, Justin
		Art Unit	3627
		Examiner Name	Fischetti, Joseph A.
Total Number of Pages in This Submission		3	Attorney Docket Number
			020375-043600US

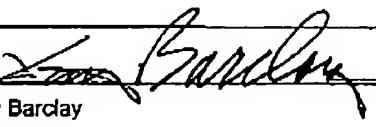
ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input checked="" type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address	
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	
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<input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature			
Printed name	Michael L. Drapkin		
Date	February 22, 2006	Reg. No.	55,127

CERTIFICATE OF TRANSMISSION/MAILING

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Signature			
Typed or printed name	Kay Barclay	Date	February 22, 2006

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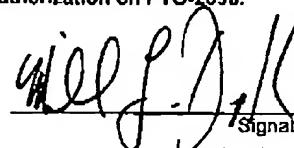
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PTO/SB/31 (04-05)

NOTICE OF APPEAL FROM THE EXAMINER TO THE BOARD OF PATENT APPEALS AND INTERFERENCES		Docket Number (Optional) 020375-043600US						
<p>I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on <u>February 22, 2006</u></p> <p>Signature </p> <p>Typed or printed name <u>Kay Barclay</u></p>								
<p>In re Application of <u>Justin Monk</u></p> <table border="1"> <tr> <td>Application Number <u>10/694,925</u></td> <td>Filed <u>October 27, 2003</u></td> </tr> <tr> <td colspan="2">For METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS</td> </tr> <tr> <td>Art Unit <u>3627</u></td> <td>Examiner <u>Fischetti, Joseph A.</u></td> </tr> </table>			Application Number <u>10/694,925</u>	Filed <u>October 27, 2003</u>	For METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS		Art Unit <u>3627</u>	Examiner <u>Fischetti, Joseph A.</u>
Application Number <u>10/694,925</u>	Filed <u>October 27, 2003</u>							
For METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS								
Art Unit <u>3627</u>	Examiner <u>Fischetti, Joseph A.</u>							
<p>Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.</p>								
<p>The fee for this Notice of Appeal is (37 CFR 41.20(b)(1)) <u>\$ 500</u></p>								
<p><input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. Therefore, the fee shown above is reduced by half, and the resulting fee is: <u>\$</u></p> <p><input type="checkbox"/> A check in the amount of the fee is enclosed.</p> <p><input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.</p> <p><input type="checkbox"/> The Director has already been authorized to charge fees in this application to a Deposit Account. I have enclosed a duplicate copy of this sheet.</p> <p><input checked="" type="checkbox"/> The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. <u>20-1430</u>. I have enclosed a duplicate copy of this sheet.</p> <p><input type="checkbox"/> A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.</p>								
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<p>I am the</p> <p><input type="checkbox"/> applicant/inventor.</p> <p><input type="checkbox"/> assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)</p> <p><input checked="" type="checkbox"/> attorney or agent of record. Registration number <u>55,127</u></p> <p><input type="checkbox"/> attorney or agent acting under 37 CFR 1.34. Registration number if acting under 37 CFR 1.34. _____</p>								
<p> Signature Michael L. Drapkin Typed or printed name</p> <p><u>303.571.4000</u> Telephone number</p> <p><u>February 22, 2006</u> Date</p>								
<p>NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.</p>								

*Total of 2 forms are submitted.

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